

1 H.373

2 Introduced by Representatives Woodward of Johnson, Burditt of
3 West Rutland, Gage of Rutland City, Juskiewicz of Cambridge,
4 Martin of Wolcott, Partridge of Windham, Poirier of Barre City,
5 Toleno of Brattleboro, and Troiano of Stannard

6 Referred to Committee on

7 Date:

8 Subject: Health; health insurance; chiropractors; physical therapists

9 Statement of purpose of bill as introduced: This bill proposes to make the
10 co-payment for a visit to a chiropractor or physical therapist the same as for a
11 visit to a primary care physician.

12 An act relating to co-payment parity for chiropractors and physical
13 therapists

14 It is hereby enacted by the General Assembly of the State of Vermont:

15 Sec. 1. 8 V.S.A. § 4088a(a) is amended to read:

16 (a) A health insurance plan shall provide coverage for clinically necessary
17 health care services provided by a chiropractic physician licensed in this State
18 for treatment within the scope of practice described in 26 V.S.A. chapter 10,
19 but limiting adjunctive therapies to physiotherapy modalities and rehabilitative
20 exercises. A health insurance plan does not have to provide coverage for the

1 treatment of any visceral condition arising from problems or dysfunctions of
2 the abdominal or thoracic organs. A health insurer may require that the
3 chiropractic services be provided by a licensed chiropractic physician under
4 contract with the insurer or upon referral from a health care provider under
5 contract with the insurer. Health care services provided by chiropractic
6 physicians may be subject to reasonable deductibles, ~~co-payment and~~
7 co-insurance amounts, fee or benefit limits, practice parameters and utilization
8 review consistent with any applicable regulations published by the Department
9 of Financial Regulation; provided that any such amounts, limits and review
10 shall not function to direct treatment in a manner unfairly discriminative
11 against chiropractic care, and collectively shall be no more restrictive than
12 those applicable under the same policy to care or services provided by other
13 health care providers but allowing for the management of the benefit consistent
14 with variations in practice patterns and treatment modalities among different
15 types of health care providers. Health care services provided by chiropractic
16 physicians may be subject to a co-payment that is no greater than the
17 co-payment applicable to care and services provided by a primary care
18 physician under the insured's policy. Nothing herein contained shall be
19 construed as impeding or preventing either the provision or coverage of health
20 care services by licensed chiropractic physicians, within the lawful scope of
21 chiropractic practice, in hospital facilities on a staff or employee basis.

1 Sec. 2. 8 V.S.A. § 4088k is added to read:

2 § 4088k. PHYSICAL THERAPY; COST SHARING

3 (a) A health insurance plan that provides coverage for physical therapy
4 services performed by a physical therapist licensed pursuant to 26 V.S.A.
5 chapter 38 may impose a co-payment for the services that is no greater than the
6 co-payment applicable to care and services provided by a primary care
7 physician under the insured's policy.

8 (b) As used in this section, "health insurance plan" means any individual or
9 group health insurance policy, any hospital or medical service corporation or
10 health maintenance organization subscriber contract, or any other health
11 benefit plan offered, issued, or renewed for any person in this State by a health
12 insurer, as defined by 18 V.S.A. § 9402. The term shall not include benefit
13 plans providing coverage for specific diseases or other limited benefit
14 coverage.

15 Sec. 3. EFFECTIVE DATE

16 This act shall take effect on October 1, 2015, and shall apply to all health
17 insurance plans issued on and after October 1, 2015, on such date as a health
18 insurer offers, issues, or renews the health insurance plan, but in no event later
19 than October 1, 2016.